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LENDER NEWS

U.S. SMALL BUSINESS ADMINISTRATION - DES MOINES DISTRICT OFFICE

May, 2004

From the District Director's Desk

Small Business Week Award Winners

Dear Lender:

In recognition of the small business community's contributions to the American economy and society, the President of the United States designates one week each year as National Small Business Week, which will be held in conjunction this year with *SBA Expo '04*, May 19-21 in Orlando, Fla.

It's a good time to thank your small business customers for the contributions they are making to the local economy and we at SBA would like to thank our Iowa lenders for being responsive to the needs of small business and for being an effective resource partner with SBA during this past year.

Below is a summary of the Iowa SBA award winners for 2004. Congratulations to all of our winners and thanks to those who nominated them for this year's awards.

Iowa Small Business Person of the Year **Waldo "Wally" Smeby, President,** **Metalcraft, Inc., Mason City**

Wally will represent Iowa at SBA Expo '04 in Orlando May 19-21 where he will compete for the National Award. Wally was nominated for the Iowa award by Barrett deCathelineau, Vice President of Wells Fargo Bank in Mason City.

Iowa and Region VII Family-Owned **Small Business Champion** **Terry Lunardi, Owner,** **Lunardi's Restaurant, Davenport**

Terry was nominated by Kathy Evert, Senior Vice President, Chamber of Commerce and Economic Development, of DavenportOne.

Iowa Internet-Based Small **Business Champion** **Mark Newsome, Owner, Interactive** **Technologies Group, Davenport**

Mark was nominated by Kathy Evert, Senior Vice President, Chamber of Commerce and Economic Development, of DavenportOne.

Iowa Financial Services Champion **Glenda S. Castleberry, VP, Siouxland** **Economic Development Corp., Sioux City**

Glenda was nominated by Jackie Nohr, former director of the Western Iowa Tech Small Business Development Center in Sioux City.

Iowa Journalists of the Year **Danielle Jackson, Coordinating Editor** **and Jennifer DeWitt, Business Reporter** **Quad City Times/Quad City Business** **Journal, Davenport**

Danielle and Jennifer were nominated for this award by the SBA's office in Cedar Rapids.

Iowa Women-Owned Small Business **Champion**

Brenda L. Perrin, President,
Screenbuilders, Cherokee

Brenda was nominated for this award by the Vista SCORE Chapter in Storm Lake.

Iowa Small Business Advocate Champion **Larry J. Flanagan, Director, Shelby** **County DevelopmentSource, Harlan**

Larry was nominated for this award by the SBA's office in Des Moines.

Iowa Minority Small Business Champion **T. Hensley "Ted" Williams** **The Williams Group, Des Moines**

Ted was nominated for this award by Kathleen Bryan, of the Iowa Procurement Outreach Center in Ames.

Iowa SBA Success Champion

Bridget K. Hoefling, President, Tri-State
Nursing Enterprises, Inc., Sioux City
Bridget was nominated for this award by Dr. Robert Kaiser, President Emeritus of Western Iowa Tech Community College, and the Sioux City Chapter of SCORE.

Sincerely

John R. Langin
Acting District Director

INFORMATION

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Fresno Servicing Center

Fresno, CA
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(559) 487-5803 FAX

Liquidation & Purchase Center

Herndon, VA
(703) 487-9283
(202) 481-4674 FAX

PLP Processing Center

Sacramento, CA
(916) 930-2463 or 930-2460
(916) 930-2160 FAX

LOWDOC TRAINING REMINDER

JUNE 1, 2004
11 a.m. - 1 p.m.
Algona Public Library
210 N. Phillips St., Room D
Algona

Call (712) 262-7141 to Register

SBA Announces E-Tran - An Electronic Gateway for Lenders

The SBA announced this month that a new Web-based loan application solution called E-Tran is now available to participating lenders, creating an electronic gateway that will save lenders substantial time and resources when submitting a loan to the SBA.

SBA has worked with numerous lenders over a two year period to tailor this application to the lending community. E-Tran's flexibility allows lenders to determine which method of access is best for them. E-Tran was created to allow access through a number of channels, including:

- A Web page where lenders can enter loan information for single loans
- A secure Web site capable of accepting multiple applications simultaneously via an XML (Extensible Markup Language) file transfer
- Working with software intermediaries that have E-Tran loan submission functionality built into their program.

The technical specifications for E-Tran were designed so that any bank is able access this system regardless of their technical expertise.

SBAExpress lenders with delegated eligibility authority will be given first preference, but all Express lenders are eligible. SBA is taking an incremental approach to opening E-Tran. Currently SBAExpress represents over 50% of all loans guaranteed and is our highest priority. PLP lenders and 504 loans will come online in the near future. A final timeline has not been determined.

What are some of the benefits of E-Tran?

- Instant Assignment of SBA number
- Competitive advantage: Ability to respond in the market place and close loans faster
- Automated report features
- Confidence that eligibility compliance is being maintained due to system design of the data entry and Validation

- Automatic calculation of fees
- Access to technical support (very responsive)
- Drafts can be created and stored to return to at a later date
- Overall programming very "user-friendly" and easy to train
- Instant Validation provides comfort that there are no errors in data entry

For more details on E-Tran, log on to www.sba.gov/banking/modernization.html

Eligible lenders who would like to sign up for E-Tran should contact: Stephen Kucharski at (202)205-7551 or Stephen.kucharski@sba.gov, or Glenn Hannon at (202)205-7122 or Glenn.Hannon@sba.gov



SBA Lender Activity Report for April

LENDER NAME	LOCATION	#	AMOUNT
Wells Fargo Bank	Iowa	7	\$724,900
First American Bank	Ft. Dodge	4	\$930,000
Capital One	Virginia	4	\$125,000
Iowa Business Growth Co.	West DSM	3	\$718,000
Hills Bank & Trust Co.	Hills/Iowa City	3	\$737,000
Community State Bank	Ankeny	2	\$151,200
Bank Iowa	Red Oak	2	\$485,000
Siouxland Econ. Dev. Corp.	Sioux City	2	\$1,067,000
First Bank	West DSM	2	\$666,300
Bank of America	Iowa	2	\$35,000
Black Hawk Co. Econ. Dev	Waterloo	2	\$507,000
ECIA Business Growth Inc.	Dubuque	2	\$652,000
John Deere Comm. Credit Union	Waterloo	2	\$209,000
Northwest Bank & Trust Co.	Davenport	2	\$386,500
Community Bank	Alton	1	\$368,600
First Security Bank & Trust	Charles City	1	\$112,000
First American Bank	Clive	1	\$300,000
Great Western Bank	Clive	1	\$190,000
First National Bank	Creston	1	\$135,000
Iowa State Bank	Des Moines	1	\$41,800
Guthrie County State Bank	Guthrie Center	1	\$48,000
Shelby County State Bank	Harlan	1	\$46,000
Mid States Bank	Harlan	1	\$90,000
Hedrick Savings Bank	Hedrick	1	\$142,000
United Bank of Iowa	Ida Grove	1	\$70,000

LENDER NAME	LOCATION	#	AMOUNT
Community State Bank	Indianola	1	\$78,000
Polk County Bank	Johnston	1	\$125,000
Iowa State Savings Bank	Knoxville	1	\$58,000
Prime Bank	LeMars	1	\$70,000
Northwoods State Bank	Mason City	1	\$18,000
First National Bank	Sioux Center	1	\$15,000
Freedom Bank	West DSM	1	\$150,000
West Bank	West DSM	1	\$281,300
Stearns Bank	Minnesota	1	\$30,000
U.S. Bank	Iowa	1	\$160,000
First National Bank	Texas	1	\$100,000
Community Fed. Bank	Cedar Rapids	1	\$472,500
Cresco Union Savings Bank	Cresco	1	\$32,300
DUTRAC Community Credit Union	Dubuque	1	\$150,000
Farmers & Merchants Bnk & Trust	Burlington	1	\$492,200
First Central State Bank	DeWitt	1	\$50,000
First Central State Bank	LeClaire	1	\$370,000
First Trust & Savings Bank	Coralville	1	\$50,000
Guaranty Bank & Trust Co.	Cedar Rapids	1	\$128,000
Iowa Bank	Bellevue	1	\$89,300
Iowa State Bank & Trust Co.	Iowa City	1	\$52,000
Lincoln Savings Bank	Nashua	1	\$166,000
Midwest One Bank & Trust	Oskaloosa	1	\$65,000
Quad City Bank & Trust Co.	Bettendorf	1	\$150,000
State Central Bank	Keokuk	1	\$50,000

The following lenders in Iowa were participant lenders in the SBA's 504 loan program during the month of April.

LENDER NAME	LOCATION	#	AMOUNT
Prime Bank	LeMars	1	\$1,307,500
Peoples Bank	Waycross, GA	1	\$170,000
American National Corp.	Omaha, NE	1	\$357,250
American National Bank	Omaha, NE	1	\$221,000
U.S. Bank	Ames	1	\$323,750

LENDER NAME	LOCATION	#	AMOUNT
Community National Bank	Waterloo	1	\$140,000
U.S. Bank NA	Waterloo	1	\$400,000
Cedar Rapids Bank & Trust Co	Cedar Rapids	1	\$494,150
Maquoketa State Bank	Maquoketa	1	\$408,000